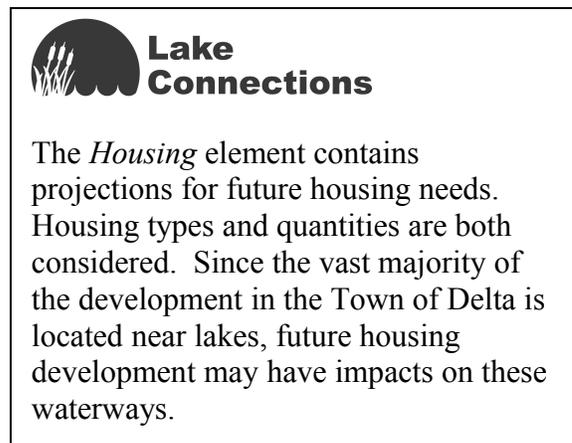


2. Housing

The *Housing* element contains an inventory and assessment of housing characteristics in the Town of Delta. It is intended that this inventory will help identify deficiencies and opportunities relative to meeting the present and future housing needs of the town.

This inventory includes available information regarding the current housing stock, housing forecasts, housing affordability, and a listing of housing related programs available to the town. Indicators were analyzed at the local, county, state, and regional level to determine trends, opportunities, and needs within the community. The physical location of housing determines the location and cost of many public services and facilities. In addition, housing characteristics are related to the social and economic conditions of the town's residents.



2.1 Housing Characteristics

The information presented in this section describes the town's current housing stock, identifies significant changes which have occurred in housing over time, and projects housing growth to the year 2030.

It is important to note that the data used in the housing analysis come from various sources, and discrepancies between certain data will be apparent. For example, census data show that the total number of housing units decreased by 30 between 1990 and 2000. No annexations, natural disasters, or population decline took place during that period, and there is no available explanation for the decrease in the recorded number of housing units. Other available data, such as the number of parcels assessed for residential use, showed a steady increase during that same time period. Another common discrepancy found in census-based housing data is a small difference between the total number of housing units used when reporting the housing supply (Table 2-1), the year structure built (Table 2-2), and the units in structure (Table 2-3). Again, there is no available explanation for this discrepancy.

The purposes of these data are to illustrate the general housing situation in the town and to provide enough information to make some basic forecasts of housing trends and future needs. None of the discrepancies found in the following housing data are significant enough to seriously undermine the presented analysis.

Housing Supply

Table 2-1 provides general information regarding the housing supply in the Town of Delta from 1990 to 2000, including a breakdown of units by occupancy and seasonal use. Seasonal units are those units which are used for seasonal, recreational, occasional, or other use.

Table 2-1: Housing Supply, Town of Delta, 1990-2000

	1990	2000	# Change 1990-00	% Change 1990-00
Occupied Units	93	107	14	15.1%
Owner Occupied	88	100	12	13.6%
Renter Occupied	5	7	2	40.0%
Vacant Year Round Units	6	21	15	250.0%
Seasonal Units	259	200	-59	-22.8%
Total Units	358	328	-30	-8.4%

Source: U.S. Bureau of the Census, 1990-2000.

Between 1990 and 2000, the total number of housing units in the town decreased by 8.4% or 30 units. Although occupied units and vacant year round units increased, the decrease in seasonal units accounts for the total housing units decline. However, this decrease in the total housing supply for Delta is questionable and conflicts with other data available for the same time period. The census data appears to have either overestimated the number of housing units for 1990, or underestimated the number of housing units for 2000. There is no plausible explanation for a loss of 30 housing units.

Seasonal Housing Units

The increase in occupied units in combination with the decrease in seasonal units often indicates that units which were once used only seasonally have now become full time residences. This trend is also supported by the increase in the over 65 population within the town, an age group that often retires to their once seasonal homes. However, in Delta, the reduction of 59 seasonal units is only partially recovered under the increase of occupied units. Although the number of seasonal units in the town has decreased, approximately 61% of the town's total housing units was identified as being seasonal according to the 2000 Census. Seasonal housing unit projections, created by the Northwest Regional Planning Commission, indicate that Delta will have 269 seasonal housing units by 2020, a 69 unit increase from 2000 or a 34.5% increase.

A significant seasonal housing base has several effects on the town, including:

- ◆ Employment tends to be more seasonal to meet the demand of seasonal residents.
- ◆ Participation in community events or local government activity is generally attended by full-time residents unless events or meetings are held during seasonal peaks.

- ◆ Demand for park and recreation facilities is high although the full-time population in the area may be generally low.
- ◆ Tourism and a seasonal population in the area contribute significantly to overall spending and economic activity in the town.
- ◆ Seasonal populations require or demand more service oriented type businesses such as restaurants, bars, and hotels.
- ◆ Some seasonal homes may not be as well maintained due to lack of use.
- ◆ In areas of high seasonal demand, housing prices are generally higher.

These effects impact the town's appearance, level of services, and overall quality of life. Monitoring the number of seasonal residences within the town is important in order to proactively deal with potential negative impacts.

Age of Housing Stock

The age of a community's housing stock is an important element to be analyzed when planning for the future. If there is a significant amount of older housing units they will most likely need to be rehabilitated, replaced or abandoned for new development within the planning period. Accommodating a new housing supply requires planning for additional infrastructure, stormwater management, land availability, utilities, transportation routes, and a variety of other factors that need to be considered prior to new development.

Table 2-2 describes the age of the housing supply in the Town of Delta and Bayfield County. According to the 2000 Census, the largest number of housing units within the town was built between 1960 and 1969. For the county, the largest number of units was built prior to 1939. The town has a significant number of housing units that were built between 1995 and 1998, indicating a fairly new housing supply. The "Total" does not match "Total Units" shown in Table 2-1, as the Bureau of the Census used sample data.

Table 2-2: Year Structure Built, Town of Delta and Bayfield County, 2000

Source: U.S. Bureau of the Census, 2000. Based on sample data.

Year Built	Town of Delta		Bayfield County	
	Number	% of Total	Number	% of Total
1999 to March 2000	9	2.8%	543	4.7%
1995 to 1998	58	17.9%	1,013	8.7%
1990 to 1994	21	6.5%	756	6.5%
1980 to 1989	48	14.8%	1,361	11.7%
1970 to 1979	50	15.4%	2,077	17.8%
1960 to 1969	78	24.1%	1,423	12.2%
1940 to 1959	38	11.7%	1,718	14.8%
1939 or earlier	22	6.8%	2,749	23.6%
Total	324	100.0%	11,640	100.0%

Structural Type

Table 2-3 details the number of units by structure type in Delta. The majority of structures, 86.7%, were one-unit detached structures. The town also had a considerable number of mobile homes, 33 units or 10.2% of the total town housing supply. The “Total” does not match “Total Units” shown in Table 2-1, as the Bureau of the Census used sample data.

Table 2-3: Units in Structure, Town of Delta, 2000

	Town of Delta	
	Number	% of Total
1-unit, detached	281	86.7%
1-unit, attached	0	0.0%
2 units	0	0.0%
3 or 4 units	0	0.0%
5 to 9 units	0	0.0%
10 to 19 units	2	0.6%
20 or more units	0	0.0%
Mobile home	41	12.7%
Total	324	100.0%

Source: U.S. Bureau of the Census, 2000. Based on sample data.

Housing Values

Census data for the town provides a relative measure of housing values when compared to the same data collected at the county level, see Table 2-4. This information also provides some insight into the affordability of housing in the town. Reported housing values are the census respondents’ estimates of how much the property (home and lot) would sell for if it were for sale. Based on a sample of 41 homes selected to be representative of units occupied by their owners (rather than vacant or rented units), the greatest number of homes in the town were valued between \$150,000 and \$199,999. The median housing value in the town for 2000 was \$155,700, significantly greater than the county’s median value of \$86,100. This comparison means that owner-occupied, single family homes in Delta are valued, on average, significantly higher than

similar units elsewhere in Bayfield County. This also raises the question of whether there is adequate housing that is affordable to the full range of existing and future town residents.

Table 2-4: Housing Values of Specified Owner-Occupied Units, Town of Delta and Bayfield County, 2000

	Town of Delta		Bayfield County	
	Number	% of Total	Number	% of Total
Less than \$50,000	0	0.0%	458	17.5%
\$50,000 to \$99,999	10	24.4%	1,141	43.5%
\$100,000 to \$149,999	8	19.5%	526	20.0%
\$150,000 to \$199,999	17	41.5%	235	9.0%
\$200,000 to \$299,999	6	14.6%	173	6.6%
\$300,000 to \$499,999	0	0.0%	64	2.4%
\$500,000 to \$999,999	0	0.0%	21	0.8%
\$1,000,000 or more	0	0.0%	6	0.2%
Total	41	100.0%	2,624	100.0%
Median Housing Value	\$155,700		\$86,100	

Source: U.S. Bureau of the Census, 2000. Based on sample data.

2.2 Housing Unit Forecast

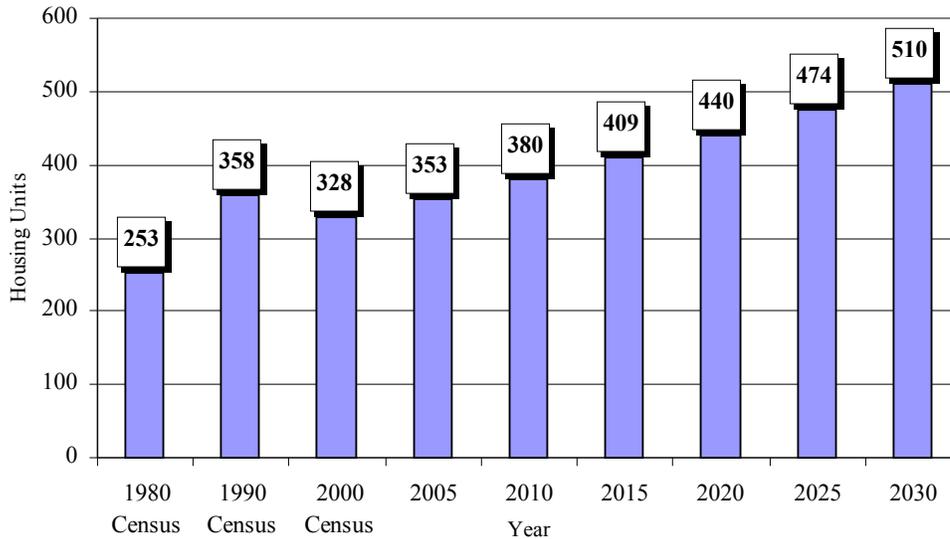
Housing unit projections are a useful tool in preparing the comprehensive plan for the Town of Delta. Specifically, housing projections are used to allocate required acreage to accommodate future residential development, as well as prepare for future demands that growth may have on the town’s public facilities and services throughout the planning period. Similar to population projections, it is important to note that housing projections are based on past and current trends, and therefore should only be used as guides for planning.

Although U.S. Census data show a decrease in the total number of housing units between 1990 and 2000, housing units are expected to increase over the next 20 to 25 years in the Town of Delta. Because of this anomaly in the Census data, three different methods were used to prepare projections. The result is a range of likely housing counts for the year 2025.

Linear Housing Unit Projections

Figure 2-1 presents a housing unit projection for the Town of Delta that assumes a continuation of past growth trends. Census counts from 1980, 1990, and 2000 were utilized to create a linear projection that was calculated by taking the percent change between the census counts and projecting the trend on an annual basis to the year 2030.

Figure 2-1: Housing Unit Projections, Town of Delta, 1980-2030



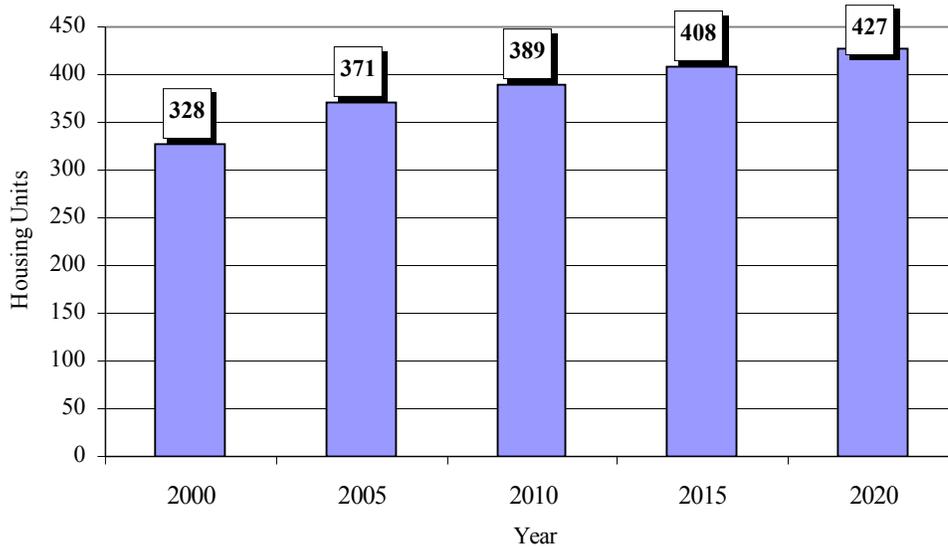
Source: U.S. Bureau of the Census, 1980, 1990, and 2000. Foth & Van Dyke, 2002.

According to the above projections, the number of housing units in the town is projected to increase by 55.5% between 2000 and 2030.

Northwest Regional Planning Commission (NWRPC) Projections

Housing projections provided by the NWRPC and included in *the Bayfield County Land Use Plan* indicate that the town will have an estimated 427 housing units by 2020. NWRPC also projected housing units assuming that past trends will continue into the future. However, this projection was completed using housing densities as the basis for comparison. Figure 2-2 displays the results of this projection. If this projection were continued to the year 2025, there would be an estimated 446 housing units in the town.

Figure 2-2: NWRPC Projections, Town of Delta, 2000-2020

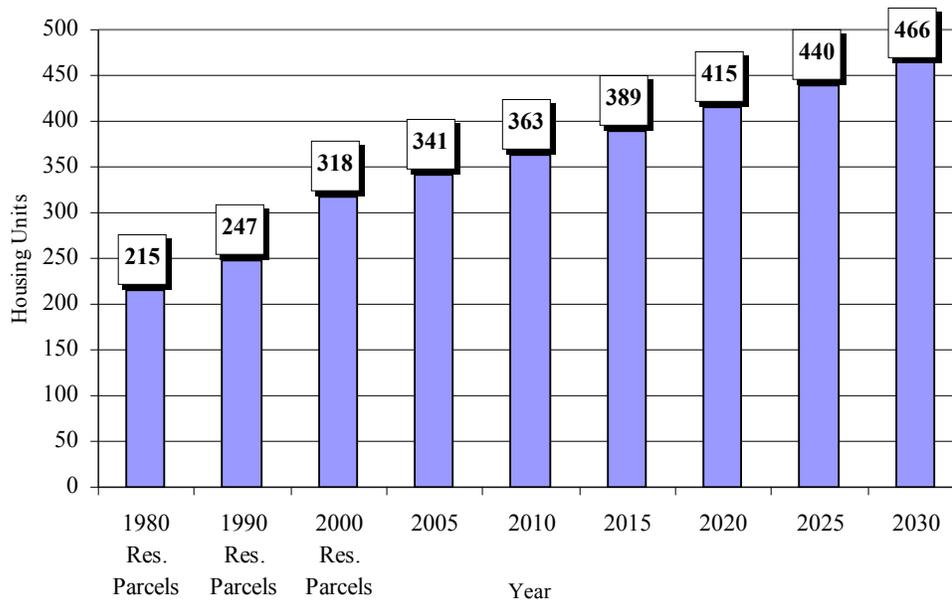


Source: Bayfield County Land Use Plan, Northwest Regional Planning Commission, 2002.

Residential Parcel Projection

The number of parcels assessed for residential use is recorded annually in the Town of Delta. These figures were utilized to create an additional housing unit projection for the town.

Figure 2-3: Residential Parcel Projections, Town of Delta, 1980-2030



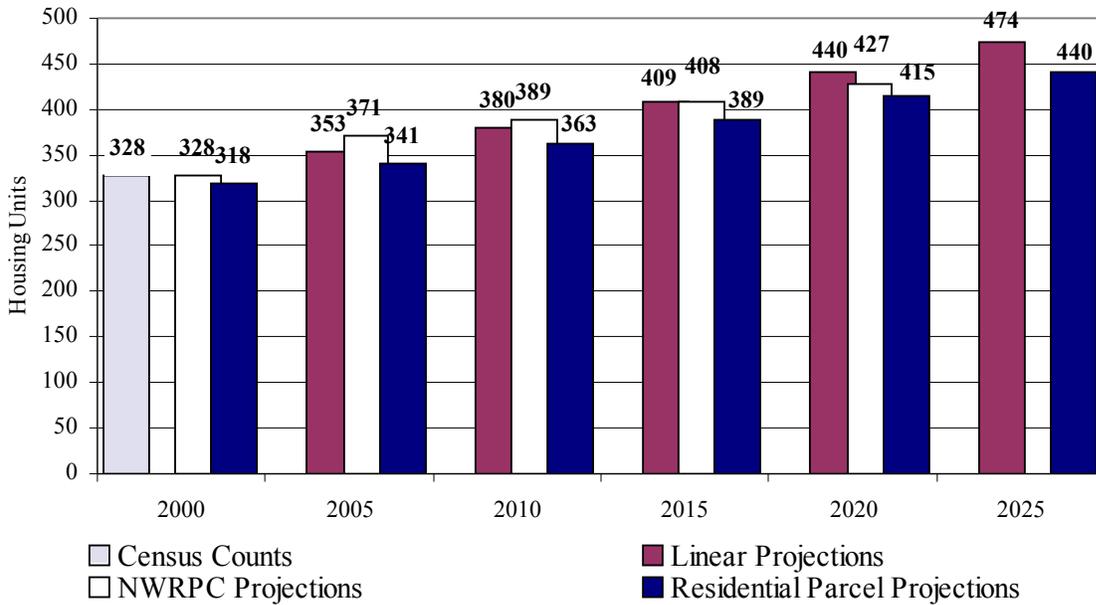
Source: Town of Delta.

Unlike U.S. Census housing counts, these data show a steady increase in parcels that were assessed for residential use. According to this projection, the town will have 466 residential parcels in 2030, a 46.5% increase from 2000.

Comparative Housing Unit Projections

Figure 2-4 displays the results of all three housing unit projections. Despite the anomaly in the Census data, the results of the different projection methods varied by less than 10 percent. The Town of Delta can expect between 440 and 474 housing units by the year 2025 if current and past growth trends continue into the future.

Figure 2-4: Comparative Housing Unit Projections, Town of Delta, 2000-2025



Source: U.S. Bureau of the Census, 1980, 1990, and 2000. Foth & Van Dyke, 2002. Bayfield County Land Use Plan, Northwest Regional Planning Commission, 2002. Town of Delta.

2.3 Housing for all Income Levels, Age Groups, and for Persons with Special Needs

A growing number of people cannot find housing in their community that is suitable for their stage in life. Providing affordable housing within the community is vital to accommodating those starting out in life, young families, and elderly residents. The Town of Delta can pursue strategies to monitor and encourage the development of a range of housing choices to meet the needs of people with different income levels and with various needs. As the general population ages, there will be a number of community related features that will become increasingly important to monitor including: affordable housing, security, accessibility, proximity to services, transportation, food, level of emergency services, and location of medical facilities. These features will have land use, transportation, community facility, and economic implications.

The Wisconsin Housing and Economic Development Authority (WHEDA) maintains a list of federally assisted rental housing in the state. According to this list, there are a total of 16 projects and 239 assisted units within Bayfield County. Of those units, 164 are elderly units, 65 are family units, and 10 are for the disabled. None of these units are specifically listed as being located within the Town of Delta.

According to the *Bayfield County Land Use Plan*, the Bayfield County Housing Authority maintains 12 apartment buildings in the county totaling 148 separate apartments, two buildings for families, and 12 family homes. The Housing Authority also has a voucher rental assistance program that helps persons who are renting in the private sector. The Housing Authority currently holds 73 vouchers that are utilized countywide. These programs are designed for low-income families or elderly/handicapped persons in the county. A permanently affordable housing program is available through the Northern Lake Health Care Center.

2.4 Availability of Land for Development/Redevelopment of Affordable Housing

Lands available for the development or redevelopment of affordable housing might include areas that are zoned for higher densities, that allow multi-family housing, and that are currently undeveloped. Undeveloped lands in the Town of Delta are extensive. Less than three percent of the town's land area is currently developed as shown by Map 8-1, Existing Land Use. Approximately 40 percent, or 19,000 acres of the town's land area is undeveloped and in private ownership.

There is currently an adequate supply of land that is zoned for housing at higher density and for multi-family housing. The vast majority of the undeveloped land in the town is currently zoned to allow minimum lot sizes that range from 30,000 square feet to 4.5 acres. Duplexes and multi-family housing are allowed as permitted, special, and conditional uses in several zoning districts within the town.

Should housing become increasingly unaffordable over the next 20 years, the town may find it necessary to explore options for affordable housing. Other affordable housing programs, found in section 2.8 of this element, may also be available for possible use within the town.

2.5 Housing Stock Maintenance and Rehabilitation

The maintenance and rehabilitation of the existing housing stock can have many benefits for a town. It is an effective way to ensure safe and generally affordable housing. Maintenance of existing housing can preserve community character and helps curtail the need for expansive new housing developments. Housing stock characteristics that can be monitored to measure changes in quality over time include: price, aesthetics, safety, cleanliness, and overall compatibility with community character. Based on housing values and ages from 2000 Census data, the existing housing stock in the Town of Delta is in relatively good condition. Houses in Delta are newer and valued higher than Bayfield County as a whole. Zoning regulations that promote cleanliness and prevent nuisances are administered by Bayfield County.

2.6 Housing Goals and Objectives

Community goals are broad, value-based statements expressing public preferences for the long term (20 years or more). They specifically address key issues, opportunities, and problems that affect the community.

Objectives are more specific than goals and are measurable statements usually attainable through direct action and implementation of plan recommendations. The accomplishment of objectives contributes to fulfillment of the goal.

1Goal 1) Promote housing development that provides a range of housing choices for current and future residents of the Town of Delta.

Supporting Objectives:

- ◆ Encourage housing that is constructed to state standards and that is consistent with surrounding uses.
- ◆ 11Improve awareness of fair housing regulations and the rights of town residents for safe housing.
- ◆ 1Coordinate with the county and neighboring communities to plan for an aging population’s housing needs.

1Goal 2) Maintain and rehabilitate the Town of Delta’s existing housing stock.

Supporting Objectives:

- ◆ Support enforcement of Bayfield County Zoning requirements for mobile homes to be skirted, anchored, and placed on a foundation.

1Goal 3) Strive for housing development that maintains the rural nature of the town and that is compatible with the town’s forested and recreational atmosphere.

Supporting Objectives:

- ◆ Maintain single family homes at a low density as the preferred type of housing for the majority of the town’s land.
- ◆ 1Encourage involvement from seasonal and permanent residents when dealing with housing issues.

2.7 Housing Policies and Recommendations

Policies and recommendations build on goals and objectives by providing more focused responses to the issues that the town is concerned about. Policies and recommendations become the tools that the town can use to aid in making land use decisions.

Policies identify the way in which activities are conducted in order to fulfill the goals and objectives. Policies that direct action using the words “will” or “shall” are advised to be mandatory and regulatory aspects of the implementation of the *Town of Delta Year 2030 Comprehensive Plan*. In contrast, those policies that direct action using the word “should” are advisory and intended to serve as a guide.

Recommendations are specific actions or projects that the town should be prepared to complete. The completion of these actions and projects is consistent with the town's policies, and therefore will help the town fulfill the comprehensive plan goals and objectives.

Policies

THIS POLICY IS DESIGNED TO REGULATE THE USE OF MOBILE HOMES, RECREATIONAL VEHICLES WITHIN THE TOWN OF DELTA.

PERMITS:

A permit shall be obtained from the town and the county for the establishment of any mobile home residence.

DESCRIPTION:

A mobile home over 32 feet in length and "Park Model" units will be treated as any principal building or dwelling unit. Any mobile home less than 32 feet in length will be treated as a recreational vehicle. Buses use for human habitation shall also be treated as recreational vehicles.

RECREATIONAL VEHICLES:

Any recreational vehicle located outside a State or County or Town of Delta approved mobile campground shall:

- A. Meet all of the dimensional, setback, and density requirements of the district in which it is located
- B. Have a waste disposal system meeting the requirements of the Bayfield County Private Sewage Systems Ordinance.
- C. Not be stored on undeveloped land. Such units shall be permitted to be stored within a garage, carport, or accessory structure or in the rear or side yard areas of developed parcels of land, provided setback requirements are met. The storage of more than three (3) units shall require a conditional use permit.
- D. Acquire a 911 emergency number for the parcel.
- E. Be permitted to be used for temporary dwelling purposes for an aggregate time period of up to four (4) months per calendar year in all zoning districts. A one time, one year temporary dwelling permit can be issued by the town board for construction of the principal dwelling.

REMOVAL NOTICE.

When given a removal notice, time limit of not less than fifteen (15) days and not more than thirty (30) days shall be given in the order for removal of any recreational vehicle not complying with the provisions of this section

MOBILE HOME PARKS:

Mobile home parks shall not be recommended within the town of Delta as the density and appearance of such developments are not consistent with the character of the town.

2.8 Housing Programs

The following housing programs are available to the Town of Delta to further the established housing goals, objectives, and policies. The following list is not all-inclusive. Housing programs and funding procedures will change over time, therefore the town should contact program sponsors for specific information on the listed programs.

Bayfield County Housing Authority

The Bayfield County Housing Authority offers a number of affordable housing and rental assistance programs as detailed in Section 2.3. Contact the Housing Authority for detailed information on programs that are offered.

Northwest Community Service Agency (CSA), Inc.

The Northwest CSA serves Ashland, Bayfield, Douglas, Iron, and Price Counties and is a member agency of the Wisconsin Community Action Program Association. The CSA offers a number of programs including rental assistance, rental rehabilitation, mortgage assistance, Section 8 housing assistance vouchers, fuel assistance, and homeless services. For further information contact the CSA, located in Superior, at (715) 392-5127.

Wisconsin Rural Development, Rural Housing Service

The mission of the Rural Housing Service is to enhance the quality of life of rural people through the creation of safe, affordable housing where people can live, work, and prosper as part of a community. The Wisconsin Rural Housing Service offers housing preservation grants, loans and grants for farm labor housing, loans and grants for home improvement and repair, loans for financing housing site development, loans for home purchase or construction, loans on apartment buildings, and self-help technical assistance grants. For further information visit the web-site at www.rurdev.usda.gov/wi/index.html.

Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations

The Division of Housing & Intergovernmental Relations provides housing assistance to benefit low- and moderate-income households through the Bureau of Housing. It offers state-funded housing grants or loans through local organizations, coordinates its housing programs with those of other state and local housing agencies, helps develop state housing plans and policies, and provides training and technical assistance. The division channels federal housing funds to local authorities and organizations and administers federal funds for the homeless.

Wisconsin Housing and Economic Development Authority (WHEDA)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. Visit the web-page at www.wheda.com for more information about specific programs offered.

Historic Home Owner's Tax Credits

A 25% Wisconsin investment tax credit is available for people who rehabilitate historic, non-income-producing personal residences, and who apply for and receive project approval before beginning physical work on their projects. For more information contact the Wisconsin Historical Society.

Community Options Program (COP)

Community Options helps people who need long term care to stay in their own homes and communities. Its purpose is to provide cost-effective alternatives to expensive care in institutions and nursing homes. Elderly people and people with serious long-term disabilities receive funds and assistance to find services they are not able to get through other programs. Contact the Wisconsin Department of Health and Family Services for further information.